

EXHIBIT 1



Payment Address:
Pioneer Credit Recovery, Inc.
P.O. Box 158
Arcade, NY 14009

Correspondence Address:
Pioneer Credit Recovery, Inc.
P.O. Box 20
Perry, NY 14530



26 EDWARD STREET, ARCADE, NY 14009
Phone: 1-888-272-7812
Fax: 1-877-653-2839

Hours of Operation: EST/EDT
Mon-Thursday 8:00A.M. – 9:00P.M.
Friday 8:00A.M. – 5:00P.M.
Saturday 8:00A.M. – 12:00P.M.

04/01/2016

Account # 11295411
Client: United Student Aid Funds Inc
Total Current Balance: \$53,813.28

Dear ATTILA BIBER:

ADMINISTRATIVE WAGE GARNISHMENT PROCEEDINGS NOTICE

This may be your last opportunity to make satisfactory payment arrangements on your student loan(s). If these arrangements are not made, we will begin or continue the process of verifying your employment for Administrative Wage Garnishment.

The United States Congress has enacted a law (Public Law 102-164; 20 U.S.C. 1095(a) et seq.) that allows guarantors, such as United Student Aid Funds Inc to offset the wages of student loan defaulters without filing a lawsuit.

Provisions of Public Law 102-164 state in pertinent parts:

"...a guaranty agency...may garnish the disposable pay of an individual to collect the amount owed by the individual, if he or she is not currently making required repayment...", and "(1) the amount deducted for any pay period may not exceed 15 percent of disposable pay..."

This provision overrides all applicable state law, and allows for the garnishment of student loan defaulter's wages. Before an administrative order is issued, defaulters are given notice and an opportunity for a hearing as part of this federal wage offset program.

After the completion of this administrative offset process, your employer may be ordered to **deduct 15% of your disposable income before you are paid**. If your employer does not comply with this order, a lawsuit may be filed against your employer.

Because the use of this federal wage offset law could reduce your take-home pay substantially, we are providing you with a chance to establish a satisfactory payment arrangement so you can voluntarily satisfy your obligation on more reasonable terms. We are hoping we can reach a satisfactory agreement before we proceed with further action.

- Call 1-888-272-7812 to stop your take-home pay from being substantially reduced

This is an attempt, by a debt collector, to collect a debt, and any information obtained will be used for that purpose.

As of the date of this letter, the balance shown is owed. Because interest may be required to be paid on the outstanding portion of the balance, as well as late charges and other charges that may vary from day to day, the amount required to pay the balance in full on the day payment is sent may be greater than the amount stated here. If the amount stated here is paid, an adjustment may be necessary after a payment is received. In that event, notification will occur of any adjustment in the balance. Before any payment intended to pay the balance in full happens, please contact us at the address on this letter, or call 1-888-272-7812.

Ref Num	Creditor	Principal	Interest	Collect Charge
9908258533-0301	US O/D/EA FFELP Consolidation	\$41,893.53	\$2,212.80	\$9,706.95